

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 17-05250-5-DMW

Judge: DAVID M. WARREN

Dated: November 08, 2022

In Re:

THOMAS GREGORY DOUCETTE
T. GREG DOUCETTE
AKA: GREG DOUCETTE
311 E. MAIN ST
DURHAM, NC 27701-3717
SSN (1): XXX-XX-9437

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above-referenced case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice Thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned Trustee, the debtor and counsel for the debtor. If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the Trustee and the surety on the Trustee's bond will be released.

1. The case was filed on October 26, 2017 and confirmed on February 02, 2018.
The case was subsequently completed on October 26, 2022.
2. The amount paid to the Trustee by or on behalf of the debtor was \$62,964.00.
3. The Trustee made disbursements to creditors as follows:

| Creditor Name | Class | Claim Amt | Prin PD | Int PD | Bal Due |
|------------------------------------|--------------------------|------------------|----------------|---------------|----------------|
| INTERNAL REVENUE SERVICE | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| NC DEPARTMENT OF REVENUE | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| AMERICAN EXPRESS | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| INTERNAL REVENUE SERVICE | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| WORLD OMNI FINANCIAL CORP. | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| DEPT. OF EDUCATION - NAVIENT | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| VERIZON | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| PORTFOLIO RECOVERY ASSOCIATES, LLC | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| INTERNAL REVENUE SERVICE | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| BANK OF AMERICA, N.A. | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| NAVIENT SOLUTIONS, LLC | NOTICES ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| INTERNAL REVENUE SERVICE | PRIORITY | \$13,992.89 | \$13,992.89 | \$0.00 | \$0.00 |
| NORTH CAROLINA DEPT. OF REVENUE | PRIORITY | \$1,671.97 | \$1,671.97 | \$0.00 | \$0.00 |
| WORLD OMNI FINANCIAL CORPORATION | SECURED | \$33,368.20 | \$33,368.20 | \$4,766.47 | \$0.00 |
| INTERNAL REVENUE SERVICE | UNSECURED | \$3,495.69 | \$9.87 | \$0.00 | \$3,485.82 |
| AMERICAN EXPRESS CENTURION BANK | UNSECURED | \$20,661.33 | \$58.35 | \$0.00 | \$20,602.98 |
| QUANTUM3 GROUP, LLC | UNSECURED | \$2,509.54 | \$7.09 | \$0.00 | \$2,502.45 |
| BANK OF AMERICA, N.A. (USA) | UNSECURED | \$973.18 | \$2.75 | \$0.00 | \$970.43 |
| PORTFOLIO RECOVERY ASSOCIATES, LLC | UNSECURED | \$734.64 | \$2.07 | \$0.00 | \$732.57 |
| FIRST CITIZENS | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| NAVY FEDERAL CREDIT UNION | UNSECURED | \$17,730.84 | \$50.08 | \$0.00 | \$17,680.76 |
| QUANTUM3 GROUP, LLC | UNSECURED | \$3,181.23 | \$8.98 | \$0.00 | \$3,172.25 |
| VERIZON | UNSECURED | \$60.40 | \$0.17 | \$0.00 | \$60.23 |
| NORTH CAROLINA DEPT. OF REVENUE | UNSECURED | \$608.50 | \$1.72 | \$0.00 | \$606.78 |
| CIG SUTTON PLACE LLC | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| NAVIENT SOLUTIONS, LLC | UNSECURED - STUDENT LOAN | \$211,144.75 | \$596.33 | \$0.00 | \$210,548.42 |
| SALLIE MAE | UNSECURED - STUDENT LOAN | \$17,602.30 | \$49.71 | \$0.00 | \$17,552.59 |

4. Summary of Disbursements:

| | <u>Secured</u> | <u>Priority</u> | <u>Unsecured</u> | <u>Cont. Debts</u> | <u>Total</u> |
|-----------------------|----------------|-----------------|------------------|--------------------|--------------|
| Claim Amount | \$33,368.20 | \$15,664.86 | \$278,702.40 | \$0.00 | \$327,735.46 |
| Principal Paid | \$33,368.20 | \$15,664.86 | \$787.12 | \$0.00 | \$49,820.18 |
| Interest Paid | \$4,766.47 | \$0.00 | \$0.00 | \$0.00 | \$4,766.47 |

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtor's attorney was allowed \$4,250.00 and was paid \$4,250.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$1,931.68 for expenses and \$1,931.67 for compensation pursuant to 11 USC § 1326.

Refunds to the debtor total \$264.00.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety bond from any and all liability on account of the above-referenced case, closes the estate, and grants such other relief as may be just and proper.

Dated: November 08, 2022

s/ John F. Logan
John F. Logan
 Chapter 13 Trustee
 Post Office Box 61039
 Raleigh, NC 27661-1039

cc: THOMAS GREGORY DOUCETTE

ERICH M. FABRICIUS
 FABRICIUS & FABRICIUS PLLC
 PO BOX 1230
 KNIGHTDALE, NC 27545-1230

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: THOMAS GREGORY DOUCETTE
DEBTOR 2 NAME:

CASE NUMBER: 1705250

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 11/9/2022:

Via U.S. First Class Mail, or electronic service, if such interested party is an electronic filing user,
pursuant to Local Rule 5005-4(9)(b):

AMERICAN EXPRESS CENTURION BANK,c/o: BECKETT & LEE LLP,PO BOX 3001,MALVERN PA 19355-0701
AMERICAN EXPRESS,PO BOX 981535,EL PASO TX 79998-1535
BANK OF AMERICA N.A. (USA),ATTN: OFFICER,PO BOX 15102,WILMINGTON DE 19886-5102
BANK OF AMERICA N.A.,ATTN: OFFICER,PO BOX 982284,EL PASO TX 79998
CAPITAL ONE,PO BOX 30285,SALT LAKE CITY UT 84130-0285
CIG SUTTON PLACE LLC,C/O REAL ESTATE ASSOCIATES,3333 DURHAM CHAPEL HILL BLVD STE C,DURHAM NC 27707
DEPT. OF EDUCATION - NAVIENT,ATTN: OFFICER,PO BOX 4450,PORTLAND OR 97208-4450
ERICH M. FABRICIUS,FABRICIUS & FABRICIUS PLLC,PO BOX 1230,KNIGHTDALE NC 27545-1230
FIRST CITIZENS,PO BOX 28203,RALEIGH NC 27611
INTERNAL REVENUE SERVICE,ATTN: CORRESPONDENCE/INSOLVENCY 1,PO BOX 7346,PHILADELPHIA PA 19101-7346
INTERNAL REVENUE SERVICE,ATTN: MANAGER OR REG. AGENT,PO BOX 7317,PHILADELPHIA PA 19101-7317
INTERNAL REVENUE SERVICE,ATTN: MANAGER OR REG. AGENT,PO BOX 7346,PHILADELPHIA PA 19101-7346
NAVIENT SOLUTIONS LLC,obo: Dept. of Education Loan Services,PO BOX 9635,WILKE-BARRE PA 18773-9635
NAVIENT SOLUTIONS LLC,obo: THE DEPARTMENT OF EDUCATION,PO BOX 4450,PORTLAND OR 97208-4450
NAVY FEDERAL CREDIT UNION,ATTN: OFFICER,PO BOX 3000,MERRIFIELD VA 22119-3000
NC DEPARTMENT OF REVENUE,ATTN: OFFICER,PO BOX 1168,RALEIGH NC 27602-1168
NORTH CAROLINA DEPT. OF REVENUE,ANGELA C. FOUNTAIN BK. MGR.,P. O. BOX 1168,RALEIGH NC 27602-1168
PORTFOLIO RECOVERY ASSOCIATES LLC,PO BOX 12914,NORFOLK VA 23541
PORTFOLIO RECOVERY ASSOCIATES LLC,PO BOX 41067,NORFOLK VA 23541
QUANTUM3 GROUP LLC,as agent for SADINO FUNDING LLC/ATTN OFC,PO BOX 788,KIRKLAND WA 98083
QUANTUM3 GROUP LLC,as agent for: MOMA FUNDING LLC,PO BOX 788,KIRKLAND WA 98083
SALLIE MAE,PO BOX 3319,WILMINGTON DE 19804
THOMAS GREGORY DOUCETTE,311 E. MAIN ST,DURHAM NC 27701-3717
VERIZON,BY AMERICAN INFOSOURCE LP AS AGENT,4515 N. SANTA FE AVENUE,OKLAHOMA CITY OK 73118
VERIZON,by AMERICAN INFOSOURCE LP,PO BOX 248838,OKLAHOMA CITY OK 73124
WORLD OMNI FINANCIAL CORP.,C/O WELTMAN WEINBER & REIS CO LPA,323 WEST LAKESIDE AVE. STE. 200,CLEVELAND OH 44113
WORLD OMNI FINANCIAL CORPORATION,WORLD OMNI PAYMENT CENTER,PO BOX 991817,MOBILE AL 36691-1817

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 11/9/2022

Signature : Robert J. Wallace Jr.

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Memphis, TN 38134